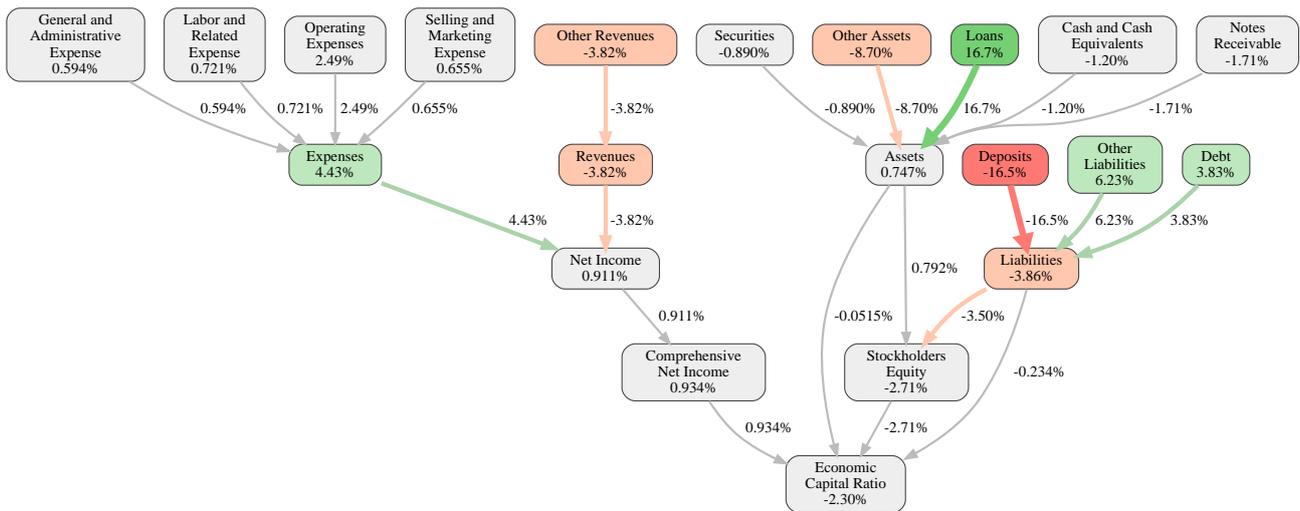




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Farmers & Merchants Bancshares Inc. Rank 68 of 108





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The relative strengths and weaknesses of Farmers & Merchants Bancshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Farmers & Merchants Bancshares Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 17% points. The greatest weakness of Farmers & Merchants Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 2.3% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	7,237
Debt	0
Deposits	319,796
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	181
Labor and Related Expense	0
Loans	332,534
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	63,133
Other Compr. Net Income	-49
Other Expenses	2,002
Other Liabilities	41,128
Other Net Income	5,792
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	402,904
Liabilities	361,106
Expenses	2,002
Revenues	0
Stockholders Equity	41,799
Net Income	3,789
Comprehensive Net Income	3,740
Economic Capital Ratio	6.5%